

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security

Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
District of New Jersey**

In Re: Jackson D Cuellar
Karla Cuellar

Case No.: 24-19607
Judge: JKS

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

Original
 Motions Included

Modified/Notice Required
 Modified/No Notice Required

Date: December 6, 2024

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: 7a/ 7b/ 7c.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: 7a/ 7b/ 7c

Initial Debtor(s)' Attorney /s/ RLL Initial Debtor: /s/ JDC Initial Co-Debtor /s/ K C

Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$606.22 monthly for 3 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$664.00 per month for 57 months; \$_____ per month for _____ months, for a total of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future Earnings
 Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property
 Description:
 Proposed date for completion: _____

Refinance of real property:
 Description:
 Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:
 Description:
 Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

If a Creditor filed a claim for arrearages, the arrearages will / will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: /s/ JDC Initial Co-Debtor: /s/ K C

Part 2: Adequate Protection

NONE

a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$3,750.00 -NONE-
DOMESTIC SUPPORT OBLIGATION		4,834.15
Internal Revenue Services	Taxes and certain other debts	
State of New Jersey	Taxes and certain other debts	2,816.24

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
VILLAGE CAPITAL & INVESTMENTS, LLC	10 Marlin Avenue Pequannock, NJ 07440 Morris County	23,823.44	0.00	23,823.44	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
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c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
-NONE-							

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)

g. Secured Claims to be Paid in Full Through the Plan: NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
Part 5: Unsecured Claims	NONE			

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ percent
 Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
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Part 7: Motions **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate



Upon Confirmation
Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

1)	Chapter 13 Standing Trustee Fees, upon receipt of funds
2)	Other Administrative Claims
3)	Secured Claims
4)	Lease Arrearages
5)	Priority Claims
6)	General Unsecured Claims

d. Post-Petition Claims

The Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: September 28, 2024.

Explain below **why** the plan is being modified:

Checked off Jointly Administered, change mortgage arrearage amount as per proof of claim, and propose the trustee payment increase to \$664.00 monthly starting January 1, 2025 for the remaining 57 months of the plan.

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes

No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: December 10, 2024

/s/ Jackson D Cuellar
Jackson D Cuellar
Debtor

Date: December 10, 2024

/s/ Karla Cuellar

Karla Cuellar
Joint Debtor

Date December 10, 2024

/s/ Russell L. Low
Russell L. Low 4745
Attorney for the Debtor(s)

In re:
Jackson D Cuellar
Karla Cuellar
Debtors

Case No. 24-19607-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: Dec 12, 2024

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Jackson D Cuellar, Karla Cuellar, 10 Marlin Avenue, Pequannock, NJ 07440-1607
520406628	+ Academy Orthopaedic Group, LLC, 504 Valley Road, Suite 201, Wayne, NJ 07470-3534
520406638	+ Chilton Medical Center, PO Box 28704, New York, NY 10087-8704
520406648	+ Kayal Medical Group - Franklin Lakes, 784 Franklin Avenue, Suite 250, Franklin Lakes, NJ 07417-1306
520472018	+ Mission Lane LLC, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520406661	+ New Jersey Orthopaedic Instit, 504 Valley Road, Suite 200, Wayne, NJ 07470-3534
520406662	+ PAIN MANAGEMENT INST, PO BOX 23611, New York, NY 10087-0001
520406665	+ River Drive Surgery & Laser Center, 619 River Dr., 1st Floor, Elmwood Park, NJ 07407-1317
520406667	+ Summit Medical Group, PA, ATTN 8549, PO Box 8549, Belfast, ME 04915-8549
520406669	+ The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
520406670	+ University Spine Center PC, 504 Valley Road, 2nd Floor, Wayne, NJ 07470-3534

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 12 2024 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 12 2024 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520406629	+ Email/PDF: AffirmBKNotifications@resurgent.com	Dec 12 2024 21:18:06	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520474312	Email/PDF: resurgentbknotifications@resurgent.com	Dec 12 2024 21:28:35	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520406630	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 12 2024 21:12:00	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, 125 SOUTH WEST ST, WILMINGTON, DE 19801-5014
520406631	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 12 2024 21:17:34	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406636	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 12 2024 21:17:30	CBNA, ATTN: BANKRUPTCY, P.O. BOX 6497, SIOUX FALLS, SD 57117-6497
520411992	+ Email/Text: bankruptcy@certified-solutions.com	Dec 12 2024 21:12:00	CHILTON MEDICAL CTR, C/O CERTIFIED-SOLUTIONS, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
520406639	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 12 2024 21:10:00	CITIZENS ONE, ATTN: BANKRUPTCY, ONE CITIZENS PLAZA, PROVIDENCE, RI 02903

District/off: 0312-2

User: admin

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Date Rcvd: Dec 12, 2024

Form ID: pdf901

Total Noticed: 56

520412617	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 12 2024 21:10:00	Citizens Bank N.A., One Citizens Bank Way, Johnston, RI 02919, Mailstop JCA 115
520406640	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 12 2024 21:12:00	COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
520406641	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 12 2024 21:17:43	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, 6801 CIMARRON RD, LAS VEGAS, NV 89113-2273
520413525	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 12 2024 21:17:53	Capital One Auto Finance, a div. of Capital One, N.A. Dept., c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520413417	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 12 2024 22:31:38	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520448422	+ Email/PDF: ebn_ais@aisinfo.com	Dec 12 2024 21:17:37	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520406637	+ Email/Text: bankruptcy@certifiedcollection.com	Dec 12 2024 21:12:00	Certified Credit & collection Bureau, P.O Box 1750, Whitehouse Station, NJ 08889-1750
520406645	+ Email/Text: mrdiscen@discover.com	Dec 12 2024 21:10:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
520414297	Email/Text: mrdiscen@discover.com	Dec 12 2024 21:10:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520453974	Email/PDF: bncnotices@becket-lee.com	Dec 12 2024 21:18:06	FinWise Bank, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
520406646	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 12 2024 21:12:00	Internal Revenue Services, Special Procedures Branch, PO Box 744, Springfield, NJ 07081
520406647	Email/Text: bankruptcy@kashable.com	Dec 12 2024 21:10:00	KASHABLE LLC, ATTN: BANKRUPTCY DEPT, 489 5TH AVE, 18TH FLOOR, NEW YORK, NY 10017
520406649	Email/Text: legaldivision@kheaa.com	Dec 12 2024 21:11:00	KHEAA, ATTN: BANKRUPTCY, PO BOX 798, FRANKFORT, KY 40602
520406650	+ Email/Text: PBNCNotifications@perituservices.com	Dec 12 2024 21:10:00	KOHL'S, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
520473701	Email/PDF: resurgentbknotifications@resurgent.com	Dec 12 2024 21:17:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520406651	+ Email/Text: govtaudits@labcorp.com	Dec 12 2024 21:11:00	Lab Corporation Of America, PO Box 2240, Burlington, NC 27216-2240
520406652	+ Email/Text: Mercury@ebn.phinsolutions.com	Dec 12 2024 21:11:00	MERCURY/FBT, ATTN: BANKRUPTCY, PO BOX 84064, COLUMBUS, GA 31908-4064
520450864	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 12 2024 21:17:42	MIDFIRST BANK, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
520406653	Email/Text: ml-ebn@missionlane.com	Dec 12 2024 21:10:00	MISSION LANE LLC, ATTN: BANKRUPTCY, P.O. BOX 105286, ATLANTA, GA 30348
520411999	+ Email/Text: bankruptcy@certified-solutions.com	Dec 12 2024 21:12:00	MORRISTOWN MEDICAL CTR, C/O CERTIFIED-SOLUTIONS, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
520474863	+ Email/Text: bankruptcyydpt@mcmcg.com	Dec 12 2024 21:13:00	Midland Credit Management, Inc, PO Box 2037, Warren, MI 48090-2037
520406655	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Dec 12 2024 21:28:59	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635
520411993	+ Email/Text: bankruptcy@certified-solutions.com	Dec 12 2024 21:12:00	OVERLOOK HOSPITAL, C/O

District/off: 0312-2

User: admin

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Date Rcvd: Dec 12, 2024

Form ID: pdf901

Total Noticed: 56

520476684	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 12 2024 21:17:44	CERTIFIED-SOLUTIONS, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
520406663	^ MEBN	Dec 12 2024 21:00:57	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520460162	Email/Text: bnc-quantum@quantum3group.com	Dec 12 2024 21:12:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
520470458	Email/Text: bnc-quantum@quantum3group.com	Dec 12 2024 21:12:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
520470199	Email/Text: bnc-quantum@quantum3group.com	Dec 12 2024 21:12:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788
520433367	Email/Text: bnc-quantum@quantum3group.com	Dec 12 2024 21:12:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
520470372	Email/PDF: resurgentbknotifications@resurgent.com	Dec 12 2024 21:18:05	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520406664	^ MEBN	Dec 12 2024 20:57:25	Revco Solutions, PO Box 163279, Columbus, OH 43216-3279
520406668	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2024 21:17:57	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
520406666	^ MEBN	Dec 12 2024 20:59:21	State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
520406671	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Dec 12 2024 21:10:00	VERIZON, VERIZON WIRELESS BK ADMIN, 500 TECHNOLOGY DR STE 550, WELDON SPRINGS, MO 63304-2225
520406672	Email/Text: bk@villagecapital.com	Dec 12 2024 21:11:00	VILLAGE CAPITAL & INVESTMENTS, LLC, ATTN: BANKRUPTCY, 2550 PASEO VERDE PARKWAY, SUITE 100, HENDERSON, NV 89074
520470692	+ Email/PDF: ebn_ais@aisinfo.com	Dec 12 2024 21:17:55	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520406632	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406633	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406634	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406635	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406642	*+	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, 6801 CIMARRON RD, LAS VEGAS, NV 89113-2273
520406643	*+	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, 6801 CIMARRON RD, LAS VEGAS, NV 89113-2273
520406644	*+	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, 6801 CIMARRON RD, LAS VEGAS, NV 89113-2273
520406654	*P++	MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286, address filed with court:, MISSION LANE LLC, ATTN: BANKRUPTCY, P.O. BOX 105286, ATLANTA, GA 30348
520406656	*+	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635
520406657	*+	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635
520406658	*+	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635
520406659	*+	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635
520406660	*+	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635

TOTAL: 0 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2024 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
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Marie-Ann Greenberg	magecf@magtrustee.com
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Russell L. Low	on behalf of Joint Debtor Karla Cuellar ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
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Russell L. Low	on behalf of Debtor Jackson D Cuellar ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
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U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
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TOTAL: 5